

# Term Deposit Maturity Option Form

Please complete this form using BLOCK CAPITALS and black ink and return to: **Cater Allen Private Bank, 9 Nelson Street, Bradford, BD1 5AN** or return via fax on **01274 369182**. If you need any help completing this form, please call us on 0800 092 5500.

**Please note you will be asked to acknowledge receipt of the Information Sheet and Exclusions List, where necessary, in the Acceptance section of this form.**

## 1 Existing Account Details

Client Name:

Term Deposit Account no:

Term Description:

Maturity Date:

## 2 Your Personal Details – This account must be held in your name (or jointly in your name)

Name  Contact Telephone Number

## 3 Your Instructions – Please tick as appropriate

Please give us a call on 0800 092 5500 if you would like to discuss alternative funding options to the below options.

Rollover total value into a new Term Deposit  Rollover part of the value or add further funds into a new Term Deposit  Transfer maturing funds into an alternative account

(Please complete section 4a only) (Please complete section 4a, 4b, 4c and 4d as appropriate) (Please complete section 4d)

## 4a New Term Deposit – Only complete this section if you wish to transfer into a new Term Deposit

### Length of newly rolled over Term Deposit – sterling only

3 months  6 months  9 months

12 months  24 months  36 months

Value of Rollover

## 4b Partial Transfer – Only complete this section if you wish to transfer part of the value into a new Term Deposit

Value of Partial rollover

**4c Add further funds – Only complete this section if you wish to add additional funds to a new Term Deposit**

Value of Additional funds

**4d Returned funds – Payment can only be made to one account and cannot be made into an ISA**

Any money not transferred into a new Term Deposit will be paid in to your nominated account:  
Please complete the below or call us on 0800 092 5500

Sort Code  Account Number

Account holder's name(s)

Account Reference (if applicable)

**5 Data Protection Statement**

**Introduction**

My personal data is data which by itself or with other data available to you can be used to identify me. You are Cater Allen Private Bank, the data controller. This data protection statement sets out how you'll use my personal data. I can contact your Data Protection Officer (DPO) at 201 Grafton Gate East, Milton Keynes, MK9 1AN if I have any questions.

Where there are two or more people named on this form, this data protection statement applies to each person separately.

**The types of personal data you collect and use**

Whether or not I become a customer, you'll use my personal data for the reasons set out below and if I become a customer you'll use it to manage the account, policy or service I've applied for. You'll collect most of this **directly** during the application journey either from me or from my Financial Adviser if I have one. The sources of personal data collected **indirectly** are mentioned in this statement. The personal data you use about me as a personal or business customer (if I am one) may include:

- Full name and personal details including contact information (e.g. home and/or business address and address history, email address, home, business and mobile telephone numbers);
- Date of birth and/or age (e.g. to make sure that I'm eligible to apply);
- Financial details (e.g. salary and details of other income, and details of accounts held with other providers);
- Records of products and services I've obtained or applied for, how I use them and the relevant technology used to access or manage them (e.g. mobile phone location data, IP address, MAC address);
- Biometric data (e.g. fingerprints and voice recordings for TouchID and voice recognition);
- Information from credit reference or fraud prevention agencies, electoral roll, court records of

debt judgements and bankruptcies and other publicly available sources as well as information on any financial associates I may have;

- Family, lifestyle or social circumstances if relevant to the product or service (e.g. the number of dependants I have);
- Education and employment details/employment status for credit and fraud prevention purposes; and
- Personal data about other named applicants. I must have their authority to provide their personal data to you and share this data protection statement with them beforehand together with details of what I've agreed on their behalf.

**Providing my personal data**

You'll tell me if providing some personal data is optional, including if you ask for my consent to process it. In all other cases I must provide my personal data so you can process my application (unless I'm a customer and you already hold my details).

**Monitoring of communications**

Subject to applicable laws, you'll monitor and record my calls, emails, text messages, social media messages and other communications in relation to my dealings with you. You'll do this for regulatory compliance, self-regulatory practices, crime prevention and detection, to protect the security of your communications systems and procedures, to check for obscene or profane content, for quality control and staff training, and when you need to see a record of what's been said. You may also monitor activities on my account where necessary for these reasons and this is justified by your legitimate interests or your legal obligations.

**Using my personal data: the legal basis and purposes**

You'll process my personal data:

1. As necessary **to perform your contract with me** for the relevant account, policy or service:

- (a) To take steps at my request prior to entering into it;
  - (b) To decide whether to enter into it;
  - (c) To manage and perform that contract;
  - (d) To update your records; and
  - (e) To trace my whereabouts to contact me about my account and recovering debt.
2. As necessary **for your own legitimate interests** or those of other persons and organisations, e.g.:
- (a) For good governance, accounting, and managing and auditing your business operations;
  - (b) To search at credit reference agencies at my home and/or business address (if I am a business customer) if I'm over 18 and apply for credit;
  - (c) To monitor emails, calls, other communications, and activities on my account;
  - (d) For market research, analysis and developing statistics; and
  - (e) To send me marketing communications, including automated decision making relating to this.
3. As necessary **to comply with a legal obligation**, e.g.:
- (a) When I exercise my rights under data protection law and make requests;
  - (b) For compliance with legal and regulatory requirements and related disclosures;
  - (c) For establishment and defence of legal rights;
  - (d) For activities relating to the prevention, detection and investigation of crime;
  - (e) To verify my identity, make credit, fraud prevention and anti-money laundering checks; and
  - (f) To monitor emails, calls, other communications, and activities on my account.
4. Based on **my consent**, e.g.:
- (a) When I request you to disclose my personal data to other people or organisations such as a company handling a claim on my behalf, or otherwise agree to disclosures;
  - (b) When you process any special categories of personal data about me at my request (e.g. my racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, data concerning my health, sex life or sexual orientation); and
  - (c) To send me marketing communications where you've asked for my consent to do so.

I'm free at any time to change my mind and withdraw my consent. The consequence might be that you can't do certain things for me.

#### Sharing of my personal data

Subject to applicable data protection law you may share my personal data with:

- The Santander group of companies\* and associated companies in which you have shareholdings;
- Sub-contractors and other persons who help you provide your products and services;
- Companies and other persons providing services to you;
- Your legal and other professional advisors, including your auditors;

- Fraud prevention agencies, credit reference agencies, and debt collection agencies when you open my account and periodically during my account or service management;
- Other organisations who use shared databases for income verification and affordability checks and to manage/collect arrears;
- Government bodies and agencies in the UK and overseas (e.g. HMRC who may in turn share it with relevant overseas tax authorities and with regulators e.g. the Prudential Regulation Authority, the Financial Conduct Authority, the Information Commissioner's Office);
- Courts, to comply with legal requirements, and for the administration of justice;
- In an emergency or to otherwise protect my vital interests;
- To protect the security or integrity of your business operations;
- To other parties connected with my account e.g. guarantors and other people named on the application including joint account holders who will see my transactions;
- When you restructure or sell your business or its assets or have a merger or re-organisation;
- Market research organisations who help to improve your products or services;
- Payment systems (e.g. Visa or MasterCard), if you issue cards linked to my account, who may transfer my personal data to others as necessary to operate my account and for regulatory purposes, to process transactions, resolve disputes and for statistical purposes, including sending my personal data overseas; and
- Anyone else where you have my consent or as required by law.

#### International transfers

My personal data may be transferred outside the UK and the European Economic Area. While some countries have adequate protections for personal data under applicable laws, in other countries steps will be necessary to ensure appropriate safeguards apply to it. These include imposing contractual obligations of adequacy or requiring the recipient to subscribe or be certified with an 'international framework' of protection. Further details can be found in the 'Using My Personal Data' booklet.

#### Identity verification and fraud prevention checks

The personal data you've collected from me at application or at any stage will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify my identity. If fraud is detected, I could be refused certain services, finance or employment in future. You may also search and use your internal records for these purposes. Further details on how my personal data will be used by you and these fraud prevention agencies, and my data protection rights, can be found in the 'Using My Personal Data' booklet.

#### My marketing preferences and related searches

You'll use my home address, phone numbers, and email address and social media (e.g. Facebook, Google and message facilities in other platforms) to contact me according to my preferences. I can change

my preferences or unsubscribe at any time by contacting you. In the case of social media messages I can manage my social media preferences via that social media platform. If I'm over 18, you may search the files at credit reference agencies before sending marketing communications to me about credit. The credit reference agencies don't record this particular search or show it to other lenders and it won't affect my credit rating. You do this as part of your responsible lending obligations which is within your legitimate interests.

From time to time you'd like to contact me about products, services and offers that may interest me or to get my opinion on how you are doing. I understand you won't bombard me and I can choose to stop receiving information at any time by contacting you.

I have ticked any box(es) I **WOULD NOT** like you to use:

- Email, text, social media and messaging services
- Phone
- Post
- Market research, including customer satisfaction surveys
- All of the above**

I understand that I may receive details of products and services from other Santander group companies if I have agreed with them to receive such information.

#### **Automated decision making and processing**

Automated decision making involves processing my personal data without human intervention to evaluate my personal situation such as my economic position, personal preferences, interests or behaviour, for instance in relation to transactions on my accounts, my payments to other providers, and triggers and events such as account opening anniversaries and maturity dates. You may do this to decide what marketing communications are suitable for me, to analyse statistics and assess lending risks. All this activity is on the basis of your legitimate interests, to protect your business, and to develop and improve your products and services, except as follows; when you do automated decision making including profiling activity to assess lending and insurance risks, this will be performed on the basis of it being necessary to perform the contract with me or to take steps to enter into that contract. Further details can be found in the 'Using My Personal Data' booklet.

#### **Other information about me as a business customer (if I am one)**

You may also hold all the information I give to you (i.e. name, address, date of birth, nationality) in order to undertake periodic due diligence checks which banks are required to undertake to comply with UK legislation.

#### **Criteria used to determine retention periods (whether or not I become a customer)**

The following criteria are used to determine data retention periods for my personal data:

- **Retention in case of queries.** You'll retain my personal data as long as necessary to deal with my queries (e.g. if my application is unsuccessful);
- **Retention in case of claims.** You'll retain my personal data for as long as I might legally bring claims against you; and
- **Retention in accordance with legal and regulatory requirements.** You'll retain my personal data after my account has been closed or has otherwise come to an end based on your legal and regulatory requirements.

#### **My rights under applicable data protection law**

My rights are as follows (noting that these rights don't apply in all circumstances and that data portability is only relevant from May 2018):

- The **right to be informed** about your processing of my personal data;
- The right to have my personal data **corrected if it's inaccurate** and to have **incomplete personal data completed**;
- The right to **object** to processing of my personal data;
- The right to **restrict processing** of my personal data;
- The right to **have my personal data erased** (the "right to be forgotten");
- The right to **request access** to my personal data and information about how you process it;
- The right to **move, copy or transfer my personal data** ("data portability"); and
- Rights in relation to **automated decision making** including profiling.

I have the right to complain to the Information Commissioner's Office. It has enforcement powers and can investigate compliance with data protection law: [ico.org.uk](http://ico.org.uk).

For more details on all the above I can contact your DPO or request the 'Using My Personal Data' booklet by calling 0800 092 3330 or I can view it online at [caterallen.co.uk](http://caterallen.co.uk).

#### **Data anonymisation and aggregation**

My personal data may be converted into statistical or aggregated data which can't be used to identify me, then used to produce statistical research and reports. This aggregated data may be shared and used in all the ways described above.

#### **\*Group companies**

For more information on the Santander group companies, please see the 'Using My Personal Data' booklet.

**6 Authorised Signatories on this Account – For non-personal customers opening a new Term Deposit only**

Any individual who wishes to be able to view and/or transact on this account must be identified as an Authorised Signatory. If an individual is not identified as an Authorised Signatory then we will not accept their signature as authorisation to carry out a transaction, e.g. on a letter, on a cheque, on a faxed request, etc.

**Individual Authorised Signatories**

The following Signatories are authorised to operate this account ("The Account") with Cater Allen Private Bank ("The Bank"). By signing this application form we agree that:

- We have read the Declaration and Mandate and Data Protection Statement, and agree that you can use our information as stated in the Data Protection Statement.
- We have received, read and accept the Terms and Conditions of this Account (or those Accounts applied for). We hereby certify that the information provided in this application form is, to the best of my knowledge and belief, accurate and complete in all respects.

First Signatory Full name

Signature

Position

Date

Second Signatory Full name

Signature

Position

Date

Third Signatory Full name

Signature

Position

Date

Fourth Signatory Full name

Signature

Position

Date

**7 Acceptance – Only complete this section if opening a new Term Deposit account**

This acceptance must be signed by all non-personal applicants as follows:

- Sole Traders – the Sole Trader is required to sign
- Partnership – by a minimum of 2 partners
- Limited Liability Partnerships – by a minimum of 2 Designated Members
- Private Limited Company – by 2 Directors or by 1 Director and the Company Secretary, or if there is no Company Secretary and only a Sole Director then the Sole Director must sign
- PLC – by a minimum of 2 Directors or 1 Director and the Company Secretary
- 25%+ Shareholders who are not Authorised Signatories on the Account

For Personal applicants all account holders must sign this acceptance.

By signing this Application Form I/We agree that:

- I/We have read the Data Protection Statement, and agree that you can use my/our information as stated in the Data Protection Statement.
- I/We have read, downloaded from the Cater Allen website, printed and/or saved the Terms and Conditions of this Account and agree to be bound by them.
- I/We hereby certify that the information provided in this application form is, to the best of my/our knowledge and belief, accurate and complete in all respects.
- Cater Allen Private Bank is duly authorised to operate the Account(s).
- I/We have received a copy of the FSCS Information Sheet and Exclusions List.

If joint application, all must sign.

**This form must be signed in line with the mandate on the account**

First Applicant Full name

Signature

Position- if applicable

Date

Second Applicant Full name

Signature

Position- if applicable

Date

Third Applicant Full name

Signature

Position- if applicable

Date

Fourth Applicant Full name

Signature

Position- if applicable

Date

**8 Acceptance – Only complete this section if withdrawing funds into an alternative account**

By signing the below I/We confirm that Cater Allen may withdraw my funds into the nominated account outlined in section 4d.

First Applicant Full name

Signature

Position- if applicable

Date

Second Applicant Full name

Signature

Position- if applicable

Date

Third Applicant Full name

Signature

Position- if applicable

Date

Fourth Applicant Full name

Signature

Position- if applicable

Date